1 Nun	nber Hits	Search Text	DB	Time stamp
L Nun			USPAT;	2001/12/07 15:01
1	\ \ ^2	near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or	US-PGPUB;	2001/12/07 13.01
	1.1.		EPO; JPO;	
	r deb	verify\$4) near15 (uniqu\$3) near14 (account\$3) near7	DERWENT:	
	I while y	(number\$3 or digit\$4)	1	
_	w.	(IBM TDB	2004/40/07 45:05
2	[3	(-,,-,-,-,-,-,-,-,-,-,-,-,-,-,-,-,-,-	USPAT;	2001/12/07 15:05
		near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO; DERWENT;	
	I shiftle	near14 (account\$3) near7 (number\$3 or digit\$4)		
•	Vr. debrie	(IBM TDB	2001/12/07 15:29
3	pw - 109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or	USPAT;	2001/12/07 15.29
	1	commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)	EPO; JPO;	
			DERWENT;	
		// 1360	IBM TDB	2004/42/07 45:00
4	3		USPAT;	2001/12/07 15:20
		near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT;	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
-		(transact\$5))	LICDAT	2004/42/07 45:20
5	$1 \mid 1 \mid$	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:20
	And Wil	near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
	14 , 11 M	(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
	\mathcal{C}	near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT;	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
	0.4	(transact\$5)) and (filter\$5)	LICDAT	2001/12/07 15:34
6	24		USPAT;	2001/12/07 15.34
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	EPO; JPO;	
			DERWENT;	
_		(/account@3) poor11 (number@3 or digit@3) poor13 (initiat@E	IBM TDB	2001/12/07 15:59
7	10 5	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT; US-PGPUB;	2001/12/07 15.59
	physical	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
	1 1/2	(transact\$5)) and (filter\$5)	EPO; JPO;	
	(21100)		DERWENT;	
	' '-	/ //	IBM TDB	2004/42/07 46:00
8	/	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT; US-PGPUB;	2001/12/07 16:00
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	1	0
		(transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	EPO; JPO;	
			DERWENT;	
		/(IBM TDB	2001/12/07 16:00
9	12		USPAT;	2001/12/07 16:00
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB; EPO; JPO;	
		(transact\$5)) and (filter\$5) and (incentive\$5)		
			DERWENT;	
n			IBM TDB	1

09399597

L Number	Hits	Search Text	DB	Time stamp
1	2	(filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3)	USPAT;	2001/12/07 15:01
'	_	near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or	US-PGPUB	_
		verify\$4) near15 (uniqu\$3) near14 (account\$3) near7	EPO; JPO;	
		(number\$3 or digit\$4)	DERWENT;	
			IBM TDB	
2	3	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:05
		near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)	DERWENT;	
			IBM TDB	0004440407.45.00
3	109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or	USPAT;	2001/12/07 15:29
		commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)	EPO; JPO; DERWENT;	
			IBM TDB	
4	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:20
4	3	near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	2001/12/07 13.20
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT:	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
	'	(transact\$5))		
5	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:20
		near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT;	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
	_	(transact\$5)) and (filter\$5)		0004/40/07 45:04
6	24	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 15:34
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	EPO; JPO; DERWENT;	
			IBM TDB	
7	21	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 15:59
′	21	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	200 11 12 01 70.00
		(transact\$5)) and (filter\$5)	EPO; JPO;	
		(,	DERWENT;	!
			IBM TDB	
8	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 16:00
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
	•	(transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	EPO; JPO;	
			DERWENT;	
	_	10 10 10 10 10 10 10 10 10 10 10 10 10 1	IBM TDB	0004/40/07 40:00
9	12	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 16:06
	1	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB; EPO; JPO;	
		(transact\$5)) and (filter\$5) and (incentive\$5)	DERWENT;	
	1		IBM TDB	
10	6	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or	USPAT;	2001/12/07 16:10
10		seller\$3) near12 (uniqu\$) near14 (account\$3) near15	US-PGPUB;	
		(merchant\$4 or seller\$4)	EPO; JPO;	
		(DERWENT;	
			IBM TDB	
11	89	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or	USPAT;	2001/12/07 16:11
		seller\$3) near14 (account\$3) near15 (merchant\$4 or	US-PGPUB;	
		seller\$4)	EPO; JPO;	
			DERWENT;	
			IBM TDB	
12	76	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3	USPAT;	2001/12/07 16:25
		or seller\$3) near14 (account\$3) near15 (merchant\$4 or	US-PGPUB;	
		seller\$4)) and (currenc\$4 or amount\$4)	EPO; JPO;	
1			DERWENT;	
			IBM TDB	L

10 1 (((22010124) 0) 221011112114) 0 101114) (111111114)	
or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)) and (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4))	2/07 16:25

	1.04-	Coord Told	LDB	Time stemp
L Number	Hits	Search Text (filter 4) poor 15 (orodit 2 or debit 5 or smort 2 or bank 2)	DB USPAT;	Time stamp 2001/12/07 15:01
1	2	(filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7	US-PGPUB; EPO; JPO;	2001/12/07 15.01
2	3	(number\$3 or digit\$4) (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	DERWENT; IBM TDB USPAT;	2001/12/07 15:05
2	3	near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	US-PGPUB; EPO; JPO; DERWENT; IBM TDB	200111220110.00
3	109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:29
4	3	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
5	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)) and ((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:20
6	24	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:34
7	21	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 15:59
8	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:42
9	12	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13 (transact\$5)) and (filter\$5) and (incentive\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:30
10	6	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near12 (uniqu\$) near14 (account\$3) near15 (merchant\$4 or seller\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:10
11	89	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)		2001/12/07 16:11
12	76	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:25

		•		
13	3	(((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3	USPAT;	2001/12/07 16:25
		or seller\$3) near14 (account\$3) near15 (merchant\$4 or	US-PGPUB;	
		seller\$4)) and (currenc\$4 or amount\$4)) and ((credit\$3 or	EPO; JPO;	
		debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19	DERWENT;	
		(mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7	IBM TDB	
		or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14		
		(account\$3) near7 (number\$3 or digit\$4))		
14	8	1 '	USPAT	2001/12/07 16:40
		("6068194") or ("5964831") or ("6209095") or		
		("6327578")).PN.		
15	1	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near14	USPAT;	2001/12/07 16:45
		(1/0)	US-PGPUB;	
			EPO; JPO;	
			DERWENT:	
			IBM TDB	

I Nicon bar	Llito	Search Text	DB	Time stamp
L Number	Hits 2	(filter\$4) near15 (credit\$3 or debit\$5 or smart\$3 or bank\$3)	USPAT;	2001/12/07 15:01
1	2	near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or	US-PGPUB;	2001/12/07 13.01
		verify\$4) near15 (uniqu\$3) near14 (account\$3) near7	EPO; JPO;	
		(number\$3 or digit\$4)	DERWENT;	
		(number \$3 or digitar)	IBM TDB	
2	3	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:05
	١	near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	2001/12/07 10:00
İ		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)	DERWENT;	
		Theat 14 (account 40) Theat? (Trainbergo of digital)	IBM TDB	
3	109	(account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5 or	USPAT:	2001/12/07 15:29
	'00	commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB:	
		(transact\$5)	EPO; JPO;	
		(DERWENT:	
			IBM TDB	
4	3	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:20
	1	near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
		(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
		near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT;	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
		(transact\$5))		
5	2	((credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2)	USPAT;	2001/12/07 15:20
		near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18	US-PGPUB;	
	,	(authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3)	EPO; JPO;	
	1	near14 (account\$3) near7 (number\$3 or digit\$4)) and	DERWENT;	
		((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	IBM TDB	
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13		
		(transact\$5)) and (filter\$5)	LICDAT	2001/12/07 15:34
6	24	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 15.54
		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB; EPO; JPO;	
		(transact\$5)) and (merchant\$3 or seller\$3) near12 (ident\$7)	DERWENT;	
			IBM TDB	
7	21	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 15:59
,		or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	2001/12/01 10:00
		(transact\$5)) and (filter\$5)	EPO; JPO;	
	!		DERWENT;	
	1		IBM TDB	
8	7	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 16:42
	1	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)) and (filter\$5) and (incentive\$5) and (award\$4)	EPO; JPO;	
	1		DERWENT;	
			IBM TDB	
9	12	((account\$3) near11 (number\$3 or digit\$3) near12 (initiat\$5	USPAT;	2001/12/07 16:30
	1	or commence\$5 or start\$4 or begin\$4 or evaluat\$4) near13	US-PGPUB;	
		(transact\$5)) and (filter\$5) and (incentive\$5)	EPO; JPO;	
			DERWENT;	
			IBM TDB	0004/40/07 40 15
10	6	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or	USPAT;	2001/12/07 16:10
	!	seller\$3) near12 (uniqu\$) near14 (account\$3) near15	US-PGPUB;	
ļ		(merchant\$4 or seller\$4)	EPO; JPO;	
			DERWENT;	
44	200	(outborized or outantinated or varifes) marely (marchantes)	IBM TDB	2001/12/07 16:11
11	89	(authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or	USPAT;	2001/12/07 10.11
		seller\$3) near14 (account\$3) near15 (merchant\$4 or	US-PGPUB; EPO; JPO;	
	1	seller\$4)	DERWENT:	
			IBM TDB	
12	76	((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3	USPAT;	2001/12/07 16:25
'4	'8	or seller\$3) near14 (account\$3) near15 (merchant\$4 or	US-PGPUB;	2001/12/01 10.20
1	1	seller\$4)) and (currenc\$4 or amount\$4)	EPO; JPO;	
		Sonorway) and (currency of announty)	DERWENT;	
1			IBM TDB	
L	ــــــــــــــــــــــــــــــــــــــ	<u> </u>	1 .2	1

13	3	(((authoriz\$4 or autenticat\$4 or verif\$5) near12 (merchant\$3 or seller\$3) near14 (account\$3) near15 (merchant\$4 or seller\$4)) and (currenc\$4 or amount\$4)) and (credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (mercant\$3 or unauthoriz\$3 merchant\$3) near18 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4))	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:25
14	8	(("6226624") or ("6000832") or ("6021202") or ("5805798") or ("6068194") or ("5964831") or ("6209095") or ("6327578")).PN.	USPAT	2001/12/07 16:40
15	1	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near14 (I/O)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 16:53
16	0	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near14 (I/O) near15 (magnetic\$4) near15 (card\$)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:04
17	0	(filter\$5) near15 (mone\$4 or currenc\$4 or dollar\$3) near15 (magnetic\$4) near15 (card\$)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:11
18	3	(transmit\$5 or convey\$5) near15 (validat\$5 or invalidat\$5) near15 (data\$2) near15 (credit\$3 or debit\$3) near15 (network\$3) near15 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:19
19	4	(validat\$5 or invalidat\$5) near15 (data\$2) near15 (credit\$3 or debit\$3) near15 (network\$3) near15 (transact\$5)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 17:20

L Number	Hits	Search Text	DB	Time stamp
1	7	(credit\$3 or debit\$5 or smart\$3 or bank\$3) near7 (card\$2) near19 (authoriz\$7 or authenticat\$7 or verify\$4) near15 (uniqu\$3) near14 (account\$3) near7 (number\$3 or digit\$4)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM TDB	2001/12/07 14:30